

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 District of Puerto Rico

In re:
 EMILY VILLAFANE QUIRINDONGO
 Debtor

Case No. 13-07806-BKT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0104-3

User: admin
 Form ID: b9a

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Sep 24, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2013.

db +EMILY VILLAFANE QUIRINDONGO, Urb Bairoa, Dk2 Espana St., Caguas, PR 00725-1561
 smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
 smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
 smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,
 SAN JUAN, PR 00918
 3794786 CRESKA CORP, PMB 92, PO BOX 71325, SAN JUAN, PR 00936-8425
 3794783 Citifinancia, PO Box 70919, Charlotte, NC 28272-0919
 3794784 Claro, Metro Office Park Piso 2, Guaynabo, PR 00966
 3794785 Cooperativa A/c Rincon, 5 St Cambija, Rincon, PR 00677
 3794787 +Doral Financial Corp, Pob 29426, Rio Piedras, PR 00929-0426
 3794789 JEFFERSON CAPITAL SYSTEMS, PO Box 7999, Saint Cloud, MN 56302-7999
 3794791 +Pentagon Federal Cr Un, Po Box 1432, Alexandria, VA 22313-1432
 3794793 ROGERS LAW OFFICE, 13057 W CENTER RD STE 5, OMAHA, NE 68144-3723

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: cmecf@rfclawpr.com Sep 24 2013 19:21:44 ROBERTO FIGUEROA CARRASQUILLO,
 PO BOX 186, CAGUAS, PR 00726-0186

tr EDI: QWSMIRANDA.COM Sep 24 2013 18:58:00 WILFREDO SEGARRA MIRANDA, PO BOX 9023385,
 SAN JUAN, PR 00902-3385

smg E-mail/Text: ustpreregion21.hr.ecf@usdoj.gov Sep 24 2013 19:28:31 US TRUSTEE, EDIFICIO OCHOA,
 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922

ust E-mail/Text: ustpreregion21.hr.ecf@usdoj.gov Sep 24 2013 19:28:31 MONSITA LECAROS ARRIBAS,
 OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING, 500 TANCA STREET SUITE 301,
 SAN JUAN, PR 00901

3794782 EDI: BANKAMER.COM Sep 24 2013 18:58:00 Bank Of America, Po Box 982235, El Paso, TX 79998

3794781 +E-mail/Text: kpp@bspr.com Sep 24 2013 19:28:44 Banco Santander Puerto, Gpo Box 2589,
 San Juan, PR 00936-2589

3794788 +E-mail/Text: maria.benabe@firstbankpr.com Sep 24 2013 19:23:03 FIRST BANK PR, PO BOX 9146,
 San Juan, PR 00908-0146

3794789 EDI: JEFFERSONCAP.COM Sep 24 2013 18:58:00 JEFFERSON CAPITAL SYSTEMS, PO Box 7999,
 Saint Cloud, MN 56302-7999

3794792 EDI: PRA.COM Sep 24 2013 18:58:00 PORTFOLIO RECOVERY ASSOCIATES,LLC, CITIFINANCIAL,
 PO BOX 12914, NORFOLK, VA 23541-0914

3794794 +EDI: SEARS.COM Sep 24 2013 18:58:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3794790 ##NCO FINANCIAL, 300 CALLE C STE 200 REXCO IND PARK, GUAYNABO, PR 00968-8061

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2013 at the address(es) listed below:
 NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT District of Puerto Rico

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/23/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
EMILY VILLAFANE QUIRINDONGO
Urb Bairoa
Dk2 Espana St.
Caguas, PR 00725

Case Number:
13-07806 -BKT 7

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-7426

Attorney for Debtor(s) (name and address):
ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186
Telephone number: 787 744-7699

Bankruptcy Trustee (name and address):
WILFREDO SEGARRA MIRANDA
PO BOX 9023385
SAN JUAN, PR 00902-3385
Telephone number: 787 725-6160

Meeting of Creditors

Date: **October 22, 2013**

Time: **08:30 AM**

Location: **OCHOA BUILDING, 500 TANCA STREET, FIRST FLOOR, SAN JUAN, PR 00901**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 12/23/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901
Telephone number: (787) 977-6000

For the Court:
Clerk of the Bankruptcy Court:
MARIA DE LOS ANGELES GONZALEZ

Hours Open: Monday – Friday 9:00 AM – 5:00 PM

Date: 9/24/13

EXPLANATIONS

B9A (Official Form 9A) (12/12)

| | |
|--|--|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i> |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Refer to Other Side for Important Deadlines and Notices | |